

National Association of Home Builders

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July 21, 2010

The Honorable Barney Frank
United States House of Representatives
Washington, DC 20005

Dear Representative Frank:

On behalf of the 175,000 members of the National Association of Home Builders (NAHB), I am writing to urge your support for H.R. 1264, the Multiple Peril Insurance Act of 2009, which would expand the National Flood Insurance Program (NFIP) to include windstorm coverage.

In 2004 and 2005, hurricanes Katrina, Rita and Wilma radically disrupted the lives of those living on the Gulf Coast. After the storms' passing, many homeowners found themselves in dispute with their property insurance companies over whether water or wind was the primary cause of damage to their homes. After much debate, one proposed solution which has emerged to address this conflict is to expand the authority of the NFIP to include wind coverage.

H.R.1264 would provide wind insurance for home owners, providing a needed addition to the availability and affordability of property insurance in high hazard areas. NAHB is pleased that H.R. 1264 references the mitigation requirements of consensus-based building codes as a measure to lessen the potential damage caused by a natural disaster and thus further ensure the financial stability of the NFIP.

Again, NAHB urges your support for H.R. 1264. Thank you for your attention to our views.

Best regards,

A handwritten signature in black ink, appearing to read "J. Stanton". The signature is fluid and cursive, with a large initial "J" and a stylized "S".

Joseph Stanton
Senior Vice President and Chief Lobbyist
Government Affairs